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## ABSTRACT

A network settlement system allowing easy payment without the need of any credit card or any other kinds of cards in the case of purchasing commodities on a network is disclosed. At least one shop is connected to the network and a user is allowed to access a cyber shop to purchase a commodity. A payer account used to pay a fee of using the network is previously registered. When a commodity has been purchased at the cyber shop by a user through the network, a server charges the commodity purchased to the registered payer account.